



14230 U.S. PTO

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1859-1951

FISH & RICHARDSON P.C.

March 22, 2004

Attorney Docket No.: 14053-003001

Mail Stop Patent Application

Commissioner for Patents

P.O. Box 1450

Alexandria, VA 22313-1450

Presented for filing is a new patent application claiming priority from a provisional patent application of:

Applicant: JUDITH KLUGMAN

Title: FLEXIBLE CATASTROPHE BOND

Enclosed are the following papers, including those required to receive a filing date under 37 CFR §1.53(b):

	<u>Pages</u>
Specification	17
Claims	6
Abstract	1
Cover Sheet	1
Declaration	2
Drawing(s)	4

Enclosures:

- Limited Recognition under 37 CFR § 10.9(b) (1 page)
- Request for Non-Publication (1 page)
- Postcard.

Under 35 USC §119(e)(1), this application claims the benefit of prior U.S. provisional application 60/457,423, filed March 24, 2003.

Basic filing fee	\$770-
Total claims in excess of 20 times \$18	\$54
Independent claims in excess of 3 times \$86	\$172
Fee for multiple dependent claims	\$0
Total filing fee:	\$996

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A check for the filing fee is enclosed. Please apply any other required fees or any credits to deposit account 06-1050, referencing the attorney docket number shown above.

If this application is found to be incomplete, or if a telephone conference would otherwise be helpful, please call the undersigned at (650) 839-5070.

Kindly acknowledge receipt of this application by returning the enclosed postcard.

Brenda Leeds Binder has been given limited recognition under 37 CFR §10.9(b) as an employee of the Fish & Richardson PC law firm to prepare and prosecute patent applications wherein the patent applicant is a client of Fish & Richardson PC and the attorney or agent of record in the applications is a registered practitioner who is a member of Fish & Richardson, which is the case in the present application. A copy of the Limited Recognition document, which expires July 16, 2004, is attached hereto.

Please direct all correspondence to the following:

26181

PTO Customer Number

Respectfully submitted,



Brenda Leeds Binder

Limited Recognition under 37 CFR § 10.9(b)

Enclosures

BLB/lah

50205472.doc

REQUEST AND CERTIFICATION UNDER 35 U.S.C. 122(b)(2)(B)(i)	First Named Inventor	Judith Klugman
	Title	Flexible Catastrophe Bond
	Atty Docket Number	14053-003001

I hereby certify that the invention disclosed in the attached application has not and will not be the subject of an application filed in another country, or under a multilateral agreement, that requires publication at eighteen months after filing. I hereby request that the attached application not be published under 35 U.S.C. 122(b).

3/22/04
Date

Brenda Leeds Binder
Brenda Leeds Binder

This request must be signed in compliance with 37 CFR 1.33(b) and submitted with the application upon filing.

Applicant may rescind this nonpublication request at any time. If applicant rescinds a request that an application not be published under 35 U.S.C. 122(b), the application will be scheduled for publication at eighteen months from the earliest claimed filing date for which a benefit is claimed.

If applicant subsequently files an application directed to the invention disclosed in the attached application in another country, or under a multilateral international agreement, that requires publication of applications eighteen months after filing, the applicant must notify the United States Patent and Trademark Office of such filing within forty-five (45) days after the date of the filing of such foreign or international application. Failure to do so will result in abandonment of this application (35 U.S.C. 122(b)(2)(B)(iii)).

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